

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:	)	Case No. 16-39654
	)	(Jointly Administered)
ARGON CREDIT, LLC, <i>et al</i> ,)	
	)	Chapter 7
Debtors.)	
	)	Hon. Deborah L. Thorne
)	
	)	Hearing Date: January 7, 2021 at 9:00 a.m.
)	

NOTICE OF MOTION

TO: See attached list

PLEASE TAKE NOTICE that on January 7, 2021 at 9:00 a.m., I will appear before the Honorable Deborah L. Thorne, or any judge sitting in her place, and present the *Motion for Entry of an Order Pursuant to Bankruptcy Rule 9019 Approving Settlement with Gary Zumski*. Parties-in-interest may obtain a copy of the Motion by contacting undersigned counsel.

This motion will be presented and heard electronically using Zoom for Government. No personal appearance in court is necessary or permitted. To appear and be heard on the motion, you must do the following:

To appear by video, use this link: <https://www.zoomgov.com/>. Then enter the meeting ID and password.

To appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID and password.

Meeting ID and password. The meeting ID and password for this hearing will be provided by chambers at a later date. These credentials can also be found on the judge's page on the court's web site, at <https://www.ilnb.uscourts.gov/content/judge-deborah-l-thorne>.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

Dated: December 8, 2020

**KAREN R. GOODMAN, CHAPTER 7
TRUSTEE**

By: /s/ Elizabeth L. Janczak
One of Her Attorneys

Shelly A. DeRousse, Esq.
Elizabeth L. Janczak, Esq.
FREEBORN & PETERS LLP
311 South Wacker Drive, Suite 3000
Chicago, Illinois 60606-6677
Telephone: 312.360.6000
Facsimile: 312.360.6520
sderousse@freeborn.com
ejanczak@freeborn.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:	)	Case No. 16-39654
	)	(Jointly Administered)
ARGON CREDIT, LLC, <i>et al</i> ,)	
	)	Chapter 7
Debtors.)	
	)	Hon. Deborah L. Thorne
)	
	)	Hearing Date: January 7, 2021 at 9:00 a.m.
)	

CERTIFICATE OF SERVICE

I, Elizabeth L. Janczak, an attorney, hereby certify that on December 8, 2020, I caused a true and correct copy of the foregoing *Notice of Motion* and *Motion for Entry of an Order Pursuant to Bankruptcy Rule 9019 Approving Settlement with Gary Zumski*, to be filed with the Court and served upon the following parties by the manners listed.

/s/ Elizabeth L. Janczak

CM/ECF Service List (Notice and Motion)

Harold Abrahamson aralawfirm@aol.com
Gabriel Aizenberg aizenbergg@gtlaw.com, malisc@gtlaw.com; chilitdock@gtlaw.com;
stibbep@gtlaw.com; mendeloffs@gtlaw.com; ickesp@gtlaw.com
Kimberly Bacher Kimberly.Bacher@usdoj.gov, kimberlyabacher@hotmail.com
Paul M Bauch pbauch@lakelaw.com, smohan@lakelaw.com;
5242@notices.nextchapterbk.com
Rachel Blise rblise@foley.com
Michael A Brandess mbrandess@sfgf.com, bkdocket@sfgf.com
Terence Campbell tcampbell@cotsiriloslaw.com, protert@cotsiriloslaw.com
Jeffrey C Dan jeffd@goldmclaw.com
Shelly A. DeRousse sderousse@freeborn.com, bkdocketing@freeborn.com
William J Factor wfactor@wfactorlaw.com, wfactorlaw@gmail.com;
bharlow@wfactorlaw.com; wfactor@ecf.inforuptcy.com; wfactormyecfmail@gmail.com;
factorwr43923@notify.bestcase.com
Jonathan P Friedland jfriedland@sfgf.com, bkdocket@sfgf.com
Matthew T. Gensburg MGensburg@gcklegal.com
Karen R Goodman kgoodman@cranesimon.com, il24@ecfbis.com;
dkobrynski@cranesimon.com; kgoodman@ecf.axosfs.com; abell-powell@cranesimon.com
Karen R Goodman kgoodman@cranesimon.com, abell-powell@cranesimon.com
E. Philip Groben pgroben@gcklegal.com, bcervantes@gcklegal.com,
rrodriguez@gcklegal.com
Valerie A Hamilton vhamilton@sillscummis.com

Jill M Hutchison jhutchison@cotsiriloslaw.com, bdardar@cotsiriloslaw.com
Elizabeth L Janczak ejanczak@freeborn.com, bkdocketing@freeborn.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Derek V. Lofland derekloflandesq@gmail.com
Sara E Lorber slorber@wfactorlaw.com, slorber@ecf.inforuptcy.com;
nbouchard@wfactorlaw.com; bharlow@wfactorlaw.com
Edward Miller edmilleresq@aol.com
Karthik Nagarur knagarur@gmail.com
Jeffrey K. Paulsen jppaulsen@wfactorlaw.com, bharlow@wfactorlaw.com;
jppaulsen@ecf.inforuptcy.com
Nancy A Peterman petermann@gtlaw.com, chilitdock@gtlaw.com; greenbergc@gtlaw.com;
stibbep@gtlaw.com
Lars A Peterson lpeterson@lgcounsel.com
Peter J Roberts proberts@cozen.com, peter-roberts-1301@ecf.pacerpro.com;
cknez@cozen.com
Carolina Y. Sales csales@lakelaw.com, smohan@lakelaw.com;
5241@notices.nextchapterbk.com
Christina Sanfelippo csanfelippo@foxrothschild.com, orafalovsky@foxrothschild.com
Steven S. Shonder Steve@ShonderLegal.com, sshonder@me.com
David M Siegel davidsiegelbk@gmail.com, R41057@notify.bestcase.com;
johnellmannlaw@gmail.com
M. Gretchen Silver ustpreion11.es.ecf@usdoj.gov, gretchen.silver@usdoj.gov;
denise.delaurent@usdoj.gov
Arthur G Simon asimon@cranesimon.com, sclar@cranesimon.com;slydon@cranesimon.com
Michael J. Small msmall@foley.com, thardy@foley.com;DocketFlow@foley.com
Peter S Stamatis peter@stamatislegal.com
Justin R. Storer jstorer@lakelaw.com, 5217@notices.nextchapterbk.com;ECF@Lakelaw.com
Jeffrey Wilens jeff@lakeshorelaw.org

U.S. Mail Service List (Notice of Motion Only)

See attached mailing matrix.

Label Matrix for local noticing
0752-1
Case 16-39654
Northern District of Illinois
Eastern Division
Tue Dec 8 09:52:59 CST 2020

American Express National Bank
c/o Becket and Lee LLP
PO Box 3001
Malvern, PA 19355-0701

Argon Credit LLC
200 W. Jackson Blvd.
Suite 900
Chicago, IL 60606-6986

Argon X LLC
200 W. Jackson Blvd.
Suite 900
Chicago, IL 60606-6986

Dale & Gensburg PC
200 W Adams St
Ste 2425
Chicago, IL 60606-5251

U.S. Bankruptcy Court
Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604-1702

Addison Professional Financial Sear
7076 Solutions Center
Chicago, IL 60677-7000

Ahmed Belhabib
808 Canyon Terrace Ln.
Folsom, CA 95630-1872

AmOne Corporation
12331 SW 3rd St
Suite 700
Fort Lauderdale, FL 33325-2813

American Airlines ICU
PO Box 619001
MD2100
Dallas TX 75261-9001

Andy C. Warshaw, Esq.
1200 Main St., Suite G
Irvine, CA 92614-6749

Ashleigh L. Bingham
258 Green St.
Park Forest, IL 60466-1610

Ashley M. Dabney
3116 W. Belmont Ave., Apt. B
Chicago, IL 60618-5706

Ashley Stuart
9137 Ga. Hwy. 135
Naylor, GA 31641-2049

Audrey L. Willis
Office of the Chapter 13 Trustee, MDAL
P.O. Box 173
Montgomery, AL 36101-0173

B Money Holdings
2569 College Hill Circle
Schaumburg, IL 60173-5204

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

Barclays Bank Delaware
ERC PO Box 57610
Jacksonville FL 32241

Barrile, John M
200 W Jackson
Chicago, IL 60606-6910

Bates, Birttney T
914 Great Plainess
Matteson, IL 60443-2477

Bates, LaTonya
P.O. Box 168
Frankfort, IL 60423-0168

Beattie, Mary
32429 W River Rd
Wilmington, IL 60481-9578

Bernard Marsiglia
100 Forest Pl., Apt. 501
Oak Park, IL 60301-1196

Bethke, John T
6037 W 99th St
Oak Lawn, IL 60453-3663

Blue Treble Solutions, LLC
2009 Fair oak Ct.
Naperville, IL 60565-2842

Borden, Alea
1312 W George Street Apt 3
Chicago, IL 60657-4102

Breen, Brian M
8500 Westberry Ln
Tinley Park, IL 60487-7537

Broadmark Capital, LLC
M. Brandess Sugar Felsenthal
Graiss & Hammer
30 N. LaSalle St. Ste 3000
Chicago, IL 60602-3481

Brown, Derrick
11615 S Hale Ave
Chicago, IL 60643-4821

Bruce W. Breitweiser
1504 W Washington Street
Bloomington, IL 61701

Budd Lerner, P.C.
150 John F. Kennedy Pkwy
Short Hills, NJ 07078-2703

Byron Eastmark
1900 S Highland Ave Suite 100
Lombard, IL 60148-4998

Calloway, Evelyn
5803 W Erie St #3S
Chicago, IL 60644-1457

Candace Harison
20 N. Tower Rd.
Oak Brook, IL 60523-1126

Canete, Ira V
1050 S School St
Lombard, IL 60148-4025

Cardinal Trust
77 W Wacker Dr
Suite 3100
Chicago IL 60601-4904

Chapter 13 Trustee, Middle District of Alaba
P.O Box 173
Montgomery, AL 36101-0173

Charles Augello
9023 Gardner Dr.
Alpharetta, GA 30009-2193

Charles Beattie
35 Woodlake Blvd., Apt. 1205
Gurnee, IL 60031-3279

Chris Walker
4138
Ridgefield Dr.
Columbus, GA 31907-6224

Christine Sammons
3250 Cannon Bay Dr.
Cumming, GA 30041-7721

Christopher Hinsley
720 Wellington Ave.
Elk Grove Village, IL 60007-3366

Clayton Pringle
911 West George St.
Banning, CA 92220-4341

Coates, Charles
3535 W Armitage Ave Unit 2F
Chicago, IL 60647-3602

Cogent Communications Chicago
221 N. LaSalle Street
Chicago, IL 60601-1514

Collins, Keyoma R
2708 Oxford Dr
Markham, IL 60428-4762

Commonwealth Edison Co
3 Lincoln Center
Attn: Bankruptcy Section
Oak Brook Terrace IL 60181-4204

Conversant LLC
P.O. Box 849725
Los Angeles, CA 90084-9725

CyberRidge
c/o Nortridge Software
2 S. Pointe Dr., Ste 250
Lake Forest, CA 92630-8537

(p)DIRECTV LLC
ATTN BANKRUPTCIES
PO BOX 6550
GREENWOOD VILLAGE CO 80155-6550

Dabney, Ashley M
3116 W. Belmont Avenue #2
Chicago, IL 60618-5706

Daniels, Panichi
61 W 146th St
Riverdale, IL 60827-2853

Data Sales Co., Inc.
3450 West Burnsville Pkwy
Burnsville, MN 55337-4203

Deborah Martin
413 Flint Trl
Jonesboro, GA 30236-1313

Denise Ortiz
c/o Golden & Cardona-Loya LLP
3130 Bonita Road, Ste. 200B
Chula Vista, CA 91910-3263

Dennis Nix
24701 Raymond Way
Lake Forest, CA 92630-4741

Department of Treasury-Internal Revenue Serv
PO Box 7346
Philadelphia, PA 19101-7346

DevBridge Group, LLC.
343 W. Erie St. Suite 600
Chicago, IL 60654-5789

Diekelman, Adam K
511 W Division St #512
Chicago, IL 60610-1826

Douglas Harvey
3836 South Hurt Rd.
Smyrna, GA 30082-3518

Drane, Cecelia D
719 N. 7th St.
Maywood, IL 60153-1054

Dube, Matthew R
226 N Adams St
Hinsdale, IL 60521-3126

Enova International, Inc.
175 W. Jackson Blvd. Suite 1000
Chicago, IL 60604-2863

Enova International, Inc.
200 W. Jackson St., 9th Floor
Chicago, IL 60606-6986

Erica White
10343 Linder Ave.
Oak Lawn, IL 60453-4678

Erickson, Nathan R
655 W Irving Park Rd Apt 1408
Chicago, IL 60613-3136

Ferro, Peter A
2377 Holt Rd
Minooka, IL 60447-8912

Fintech Financial, LLC
Attn: Mindi Vavra
101 Research Park Dr.
Mission, SD 57555

Florian Fox
10606 Charles St.
Huntley, IL 60142-7131

Franchise Tax Board
Bankruptcy Section MS A340
PO BOX 2952
Sacramento, CA 95812-2952

Fukawa, Kim K
2462 N Orchard St #1
Chicago, IL 60614-2624

Fund Recovery Services, LLC
Sills Cummis & Gross, PC
Attn: V. Hamilton
600 College Road East
Princeton, NJ 08540-6636

Gallop Solutions, Inc.
P.O. Box 796575
Dallas, TX 75379-6575

Gary Zumski
4204 E. Frontage Rd.
Rolling Meadows, IL 60008-2520

Gonzalez, James R
808 Alann Dr
Joliet, IL 60435-3821

Gonzalez, Mayra
4048 S Albany Ave
Chicago, IL 60632-2445

Heather Miller
25 Elm Dr.
Bethany, IL 61914-9516

Heather Nicholas
11496 Autumn Hill Drive
Sandy, UT 84094-5671

Heidi Smith
388 Alicia Ave.
Talladega, AL 35160-2945

Hicks, Kevin
4527 W Monroe St
Chicago, IL 60624-2519

Howard, Casey K
1624 W Division St #504
Chicago, IL 60622-3833

InContact, Inc.
75 West Towne Ridge Tower 1
Sandy, UT 84070-5528

James Ciesielski
210 N. 14th St.
Lanett, AL 36863-6454

James Hansen
2065 East County Rd. 1300
Carthage, IL 62321-3511

Jamillah Omar
8945 S. Dorchester Ave.
Chicago, IL 60619-7005

Jandice Tidwell
798 County Rd. 245
Scottsboro, AL 35768-5115

Jason Petty
5263 Highland Trace Circle
Birmingham, AL 35215-2872

Jason Sparling
103 East 5th
Spring Valley, IL 61362-1420

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Joann Brooks
2241 Mokingbird Ln.
Washington, IL 61571-3338

Joseph Coler
4480 Highwood Park. Dr.
Atlanta, GA 30344-7051

Kamie McKay
3756 Galaway Ct.
Moreno Valley, CA 92555

Karthik Nagarur
c/o Apollo Legal Services, LLC
3900 N. Lake Shore Dr., #4D
Chicago, IL 60613-3462

Krivich, Alexandria N
21847 W Kentwood Dr
Plainfield, IL 60544-7050

Lachandra Jones
3539 Oakshire Way
Atlanta, GA 30354-3630

Lagina Dardy
1807 Highland Ave., Apt. 1
Dublin, GA 31021-3644

Lakeshore Law Center
Jeffrey Wilens, Esq.
18340 Yorba Linda Blvd.
No. 107-610
Yorba Linda, CA 92886-4058

Larry McDuffie
134 GlenDale Rd.
Leesburg, GA 31763-4714

Latoria Williams
3840 Culver Rd.
Tuscaloosa, AL 35401-9511

Lending Tree
PO Box 840470
Dallas, TX 75284-0470

Leroy Commander
600 Hunter St.
Thomson, GA 30824-1513

LexisNexis Risk Solutions
230 Park Ave.
7th Floor
New York, NY 10169-0935

Little Owl
322 E. Michigan St. Suite 302
Milwaukee, WI 53202-5005

Little Owl Argon, LLC
322 East Michigan St., Suite 302
Milwaukee, WI 53202-5005

(p)DSNB MACY S
CITIBANK
1000 TECHNOLOGY DRIVE MS 777
O FALLON MO 63368-2222

Madanyan, Harry
6261 W 128th Pl
Palos Heights, IL 60463-2325

Marco Boykin-Hunter
649 Candle Ln.
Birmingham, AL 35214-4874

Margon LLC
Nancy A Peterman
77 W Wacker
Suite 3100
Chicago IL 60601-4904

Maria Colindres
6928
Agnes Ave. #4
North Hollywood, CA 91605-6922

Marjorie Fulmer
211 Mantle Dr.
Madison, AL 35757-7597

Mark Tiffler Trust
760 Village Center Dr., Ste. 200
32 Ruffled Heathers
Lemont, IL 60439-7746

Mark Triffler Declaration
of Trust
Nancy A Peterman
77 W Wacker Dr
Suite 3100
Chicago IL 60601-4904

Martha Fackiner
5123 Brookwood Valley NE
Atlanta, GA 30309-1455

Matthew Schmarje
608 Queen Anne St.
Woodstock, IL 60098-2841

Mattull, Eric
423 Osage Dr
Dyer, IN 46311-2237

McGee, Anthony E
2208 W 121st Place
Blue Island, IL 60406-1302

Meghan Hubbard
760 Village Center Drive, Suite 200
Burr Ridge, IL 60527-4507

Merit Management Group LP
760 Village Center Dr. Suite 200A
Burr Ridge, IL 60527-4529

Michalski, Rachel M
12933 Norwich St
Plainfield, IL 60585-7908

Michelle Waters
249 Silver Ridge Dr.
Dallas, GA 30157-8272

MicroBilt Corporation
100 Canal Pointe Blvd., Suite 208
Princeton, NJ 08540-7169

MicroBilt
Document Page 9 of 21
1640 Airport Rd., Ste. 115
Kennesaw, GA 30144-7038

Midland Funding LLC
2365 Northside Drive
Suite 300
San Diego CA 92108-2709

Mounce, Tawni L
5117 North Western Ave Apt 1
Chicago, IL 60625-2737

Munsayac, Christian
4904 N Harding Ave
Chicago, IL 60625-6105

Nelson, Rebecca
7209 Oneill Rd
Downers Grove, IL 60516-3769

Niko Evrard
1868 Stow St.
Simi Valley, CA 93063-4265

Noax, LLC
310 E. 90th Dr.
Merrillville, IN 46410-7188

Nunn, Marlon T
7765 S South Shore Dr Apt #2
Chicago, IL 60649-5789

Octavio Cardona-Loya II
3130 Bonita Road, Suite 200-B
Chula Vista, CA 91910-3263

Office of the U.S. Trustee
219 S. Dearborn St.
Room 873
Chicago, IL 60604-2027

Palla Smith
5917 Sunflower Ct.
Ellenwood, GA 30294-3891

Park, Rhonda
3531 Stackinghay Dr
Naperville, IL 60564-8335

Pasquale Caira
7508 Locust Ln.
Plainfield, IL 60586-2550

Patricia Carr
1152 Violet Dr.
Birmingham, AL 35215-7224

Paul Kotowski
7101 N. LeClaire Ave.
Skokie, IL 60077-3480

Penny Mullis
1878 Cook Ct.
Montrose, GA 31065-3237

Peraza Capital
Suite 705
StPetersburg, FL 33701

Peraza Capital and Investment, LLC.
M. Brandess Sugar Felsenthal
Graiss & Hammer
30 N. LaSalle St. Ste 3000
Chicago, IL 60602-3481

Percolate Industries
107 Grand St. 2nd Floor
New York, NY 10013-5903

Pheareak Phan
25 N. Puente Dr.
Tracy, CA 95391-1147

Porche Taylor
1353 Florin Rd.
Sacramento, CA 95822-4201

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Princeton Alternative Fund (PAF)
100 Canal Pointe Blvd. Suite 208
Princeton, NJ 08540-7169

Princeton Alternative Income Fund, LP
c/o Sills Cummis & Gross, PC
Attn: V. Hamilton
600 College Road East
Princeton, NJ 08540-6636

Productive Edge, LLC.
11 E. Illinois St. Suite 200
Chicago, IL 60611-5654

RSM
5155 Paysphere Circle
Chicago, IL 60674-0001

RSM US LLP
5155 Paysphere Circle
Chicago, IL 60674-0001

Renita Briley
50 Roswell Ct.
Atlanta, GA 30305-1412

Richard Peterson
247 Talking Rock Trail
Dallas, GA 30132-0910

Rik Williamson
1014 W. S. 2nd
Shelbyville, IL 62565-1804

Robert Demetrius Walker
3590 Towanda Dr.
Atlanta, GA 30349-2334

Robert Half
12400 Collections Center Drive
Chicago, IL 60693-0124

Robert Vaughn
1236 N. Oaklane Rd. Lot 315
Springfield, IL 62707-9771

Roderick Williams
195 Echols Way
Acworth, GA 30101-2736

Rossow, Marie E
808 POMEROON ST Apt 306
Naperville, IL 60540-4893

Ruiz, Liza
6149 W Giddings
Chicago, IL 60630-2929

Sammons, Samantha K
3420 N Lakeshore Dr. Apt 7N
Chicago, IL 60657-2887

Sandra Rheuby
421 Mono Drive
Vacaville, CA 95687-5525

Schneider, Lisa
1804 S Racine Ave #4-B
Chicago, IL 60608-3214

Schnosenberg, Eric
2830 N Damen Ave
Chicago, IL 60618-8204

Seyfarth Shaw LLP
131 S Dearborn St. Suite 2400
Chicago, IL 60603-5577

Shah, Manali
9031 Westminster Dr
Woodridge, IL 60517-7545

Sherry Ann Morris
1205 Ridge Vista Ct.
Lawrenceville, GA 30043-7019

Sherry Morris
Allen Chern/ Douglas R. Lenhardt, Esq.
230 College Ave
Athens, GA 30601-2714

Shirley Crowell
2024 Henry Crumrpton Dr.
Birmingham, AL 35211-4930

Stacey Gibson
1656 Eddie Jackson Rd.
Brewton, AL 36426-3986

Steven Wayne McCormick
80 Reynolds Dr.
Rossville, GA 30741-4898

Swoon
8474 Solution Center
Chicago, IL 60677-8004

Synchrony Bank /JCP
PO Box 960090
Orlando FL 32896-0090

Tachiana Beard
1252 Hardy Point Dr.
Evans, GA 30809-5281

Tachiana Beard
c/o Brow & Associates, LLC
Evans, GA 30809

Thomas Dyess
6740 Spice Pond Ln.
Mobile, AL 36613-9320

Thomas Zito
3552 Brookfield Rd.
Birmingham, AL 35226-2055

Timothy Miller
25 Elm Dr.
Bethany, IL 61914-9516

Tomaszkiewicz, Sean
2009 Fair oak Ct
Naperville, IL 60565-2842

Tonya Sasser
1261 Nicole Ave.
Atmore, AL 36502-8205

Tonyetta Andrews
601 Creste Dr.
Decatur, GA 30035-4134

(p)TRANSUNION
555 W ADAMS
CHICAGO IL 60661-3631

Vanessa Waddell
214 Robin Hood
Rome, GA 30161-5874

Velocify
Attn: Billing Department
222 N Sepulveda 18th Floor
El Segundo, CA 90245-5614

Venkatasubramaniam, Shrovas
350 West Oakdale Avenue #1308
Chicago, IL 60657-5657

Virola, Amanda L
5642 W Melrose St. Garden Unit
Chicago, IL 60634-4313

Walter Yarbrough
3011 W. 61st
Chicago, IL 60629-3248

William Harris
302 West Blackburn
Paris, IL 61944-1037

Wolfe, Raviv
571 Vernon Woods Dr.
Valparaiso, IN 46385-9106

Woodworth, Allison J
516 W Melrose St Apt 306
Chicago, IL 60657-3787

Yodlee
Lockbox Dept CH 17505
Palatine, IL 60055-7405

Zumski, Gary
4204 E. Frontage Rd
Rolling Meadows, IL 60008-2520

Brian and Lourdes Bauman
320 N. Aldine Ave.
Park Ridge, IL 60068-3012

E. Philip Groben
Gensburg Calandriello & Kanter, P.C.
200 West Adams St., Ste 2425
Chicago, IL 60606-5251

Jeffrey Wilens
Lakeshore Law Center
18340 Yorba Linda Blvd.
Yorba Linda, CA 92886-4058

Jeffrey C Dan
Goldstein & McClintock LLP
111 West Washington
Suite 1221
Chicago, IL 60602-3482

Karen R Goodman ESQ
Crane, Simon, Clar & Dan
135 South LaSalle Street
Suite 3705
Chicago, IL 60603-4101

Matthew T. Gensburg
Gensburg Calandriello & Kanter, P.C.
200 W Adams St., Ste. 2425
Chicago, IL 60606-5251

Mia Victoria I. Rocello

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604-2027

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Bank of America
PO box 982234
El Paso TX 79948-2234

DIRECTV LLC
Attn: Bankruptcies
POB 6550
Greenwood Village CO 80155-6550

Jefferson Capital System
16 Mcleland Rd
Saint Cloud MN 56303

Macy's Card
PO Box 8113
Mason OH 45040

(d)Macy's Department Stores
PO Box 8218
Mason OH 45040

Portfolio Recovery
120 Corporate Blvd
Ste 100
Norfolk VA 23502

(d)Portfolio Recovery Associates LLC
POB 41067
Norfolk VA 23541-1067

TransUnion
555 West Adams Street
Chicago, IL 60661

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Ad Hoc Committee of Unsecured Creditors	(u)Dale & Gensburg, P.C.	(u)FactorLaw
(u)Fund Recovery Services, LLC	(u)Gensburg Calandriello & Kanter, P.C.	(u)Kutchins, Robbins & Diamond, Ltd.
(u)Little Owl Argon, LLC	(u)Margon LLC	(u)Mark Triffler Declaration of Trust
(u)Morris Anderson & Associates, Ltd.	(u)Peraza Capital and Investment, LLC	(u)Sugar Felsenthal Graiss & Hammer, LLP
(u)The Cardinal Trust	(d)American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	(u)Joseph Martinez 3746 Morning Glory Ave. AK 99534-8000
(u)Margon LLC, Mark Triffler, Pete Ferro and	(u)Alejandro Camacho	(u)Anitra Aytman Billops
(u)April D. Johnson	(u)Brittney Gale Alaimo	(u)Christina Alston
(u)Dean Sipe	(u)Delilah Jasso Rodriguez	(u)Dennis B. Estrada-Jimenez
(u)Dennis C. Cantrell	(u)Donald Dotson	(u)Eric Shorter

(u) Felicia M. Spiller

(u) Jennifer J. Solorio

(u) Jerardo Prado

(u) John Fontaine

(u) John K. Brigoli

(u) Joseph Canfora

(u) Joseph N. Roberson

(u) Karen Vinson

(u) Karensa Hutchens

(u) Kim L. King

(u) Latonya D. Kitchen

(u) Lindsay Fore

(u) Lois West

(u) Mark Triffler

(u) Mathew V. Muniz

(u) Matthew Cantor

(u) Michael P. Bailey

(u) Patti M. Couture

(u) Pete Ferro

(u) Rosemary Gonzalez-Lopez

(u) Samantha Rae Wilder

(u) Sharon S. Tatumausbie

(u) Shelly A. DeRousse

(u) Sonja Hallmon

(u) Stephen Craig Brown

(u) Steven Prescott

(u) Theresa Madrigal

(u) Tiffany N. Comfort

(u) Yolanda J. McKinney

End of Label Matrix	
Mailable recipients	196
Bypassed recipients	56
Total	252

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:	)	Case No. 16-39654
	)	(Jointly Administered)
ARGON CREDIT, LLC, <i>et al</i> ,)	
	)	Chapter 7
Debtors.)	
	)	Hon. Deborah L. Thorne
)	
	)	Hearing Date: January 7, 2021 at 9:00 a.m.
)	

**MOTION FOR ENTRY OF AN ORDER PURSUANT TO BANKRUPTCY
RULE 9019 APPROVING SETTLEMENT WITH GARY ZUMSKI**

Karen R. Goodman (the “*Trustee*”), the chapter 7 Trustee in the above captioned cases, by and through her undersigned counsel, hereby submits this motion (the “*Motion*”) to this Court pursuant to Rule 9019 of the Federal Rules of Bankruptcy Procedure (the “*Bankruptcy Rules*”) for entry of an order approving settlement between the Trustee and Gary Zumski (“*Zumski*”). In support of the Motion, the Trustee states as follows:

PRELIMINARY STATEMENT

1. In December 2018, the Trustee (through her predecessor chapter 7 trustee, Eugene Crane) brought an adversary proceeding against seventeen (17) defendants asserting claims for, among other things, breach of fiduciary duty and avoidance and recovery of pre-petition transfers under chapter 5 of the Bankruptcy Code. The Trustee has settled or resolved claims against many of the defendants either piecemeal or through a semi-global settlement, but had not reached settlements with any of the three original founders of Argon Credit, LLC – Raviv Wolfe, Berj Arakelian, and Zumski.

2. The Trustee has now reached a settlement with Zumski, leaving only six (6) remaining defendants in the insider adversary proceeding and resulting in gross settlement proceeds to the estates of \$75,000.00.

JURISDICTION AND VENUE

3. The Court has jurisdiction over this matter pursuant to 28 U.S.C. § 1334 and 28 U.S.C. § 157(a) and Internal Operating Procedure 15(a) of the United States District Court for the Northern District of Illinois.

4. Venue is proper in this district pursuant to 28 U.S.C. § 1408.

5. The predicate for the relief requested in this Motion is Bankruptcy Rule 9019.

BACKGROUND

I. General Case Background

6. On December 16, 2016 (the “*Petition Date*”), Argon Credit, LLC (“*Argon Credit*”) and Argon X, LLC (“*Argon X*,” together with Argon Credit, the “*Debtors*”) filed voluntary petitions for relief under chapter 11 of title 11 of the United State Code (the “*Bankruptcy Code*”).

7. On January 11, 2017, the Debtors’ bankruptcy cases were converted from cases under chapter 11 to cases under chapter 7.

8. Deborah K. Ebner was appointed the interim chapter 7 trustee of the Debtors’ estates, but resigned on April 17, 2017.

9. Eugene Crane was appointed as interim chapter 7 trustee on April 17, 2017 and confirmed by the Court on July 6, 2017.

10. On July 11, 2017, the Court entered an order authorizing Eugene Crane, as chapter 7 trustee, to employ Freeborn as special counsel to, among other things, pursue chapter 5 causes of action on a contingency fee basis. (ECF No. 207).

11. On June 1, 2020, the Trustee was appointed as the successor chapter 7 trustee after Mr. Crane's resignation.

12. On July 30, 2020, the Court entered an order authorizing the Trustee to retain Freeborn on the same terms as previously approved with respect to Mr. Crane. (ECF No. 505).

II. The Insider Adversary

13. On December 14, 2018, Mr. Crane, the then-chapter 7 trustee, filed a complaint as case number 18-ap-00947 (the "*Insider Adversary*") against multiple defendants, including Zumski for breach of fiduciary duty and avoidance and recovery of certain transfers under chapter 5 of the Bankruptcy Code. In particular, the complaint alleged that Zumski breached his fiduciary to Argon Credit by, among other things, engaging in a scheme to funnel assets away from the Debtors and their creditors for which he personally benefitted, improperly transferring assets to insiders, and knowingly submitting false or misleading financial reports to the Debtors' secured lender to conceal the transfer of Argon Credit's assets. The Trustee seeks millions of dollars in damages from the named defendants for breach of fiduciary duty.

14. The Trustee also asserted chapter 5 claims against Zumski to avoid and recover \$31,664.80 in pre-petition transfers.

III. The Proposed Settlement

15. Since the filing of the complaints, the Trustee (and her predecessor, Mr. Crane) have been engaged in discussions regarding the merits of the various claims against Zumski and potential settlement. Settlement discussions proved logistically challenging given the number of

total defendants, types of claims asserted, number of different counsel involved, and various procedural postures with some defendants answering, others extending their deadlines, and another moving to dismiss.

16. After much back-and-forth, and several exchanges of information and documents, the Trustee and Zumski have entered into a settlement agreement (the “*Settlement Agreement*”) fully resolving the claims asserted in the Insider Adversary. A true and correct copy of the Settlement Agreement is attached hereto as Exhibit 1.

17. The relevant terms of the Settlement Agreement are as follows:

- Zumski shall pay the Trustee the sum of \$75,000.00 (the “*Settlement Sum*”) in full satisfaction of the claims asserted against him in the Insider Adversary.
- The Settlement Sum shall be paid in monthly installment payments. Zumski’s performance of his payment obligations is secured by his execution of a consent judgment in the amount of \$120,000.00 which shall be enforceable upon an uncured payment default.
- Zumski shall release the Debtors, their estates, and the Trustee from any and all claims, demands, obligations, debts, and causes of action of every kind or nature, in law or equity, whether now known or unknown, vested or contingency, arising on or before the date of the Settlement Agreement including, without limitation, all claims scheduled or filed against the Debtors’ estates and any claim arising from payment of the Settlement Sum pursuant to 11 U.S.C. § 502(h).
- The Trustee shall release Zumski from any and all claims, demands, obligations, debts, and causes of action of every kind or nature, in law or equity, whether now known or unknown, vested or contingency, belonging to the Debtors or their estates as of the date of the Settlement Agreement including, without limitation, the claims for relief asserted or that could have been asserted in the Insider Adversary.
- Upon Court approval and the occurrence of the agreement’s effective date, the Trustee will dismiss Zumski as a defendant in the Insider Adversary with prejudice.

RELIEF REQUESTED

18. By this Motion, the Trustee seeks entry of an order approving the Settlement Agreement pursuant to Bankruptcy Rule 9019(a).

19. Pursuant to Bankruptcy Rule 9019(a), “[o]n motion by the trustee and after notice and a hearing, the court may approve a compromise or settlement.” Fed. R. Bankr. P. 9019(a). Such settlements should be approved by a court if they are fair and reasonable and in the best interests of the debtor’s estate. *See Depoister v. Mary M. Holloway Found.*, 36 F.3d 582, 586 (7th Cir. 1994) (“In conducting a hearing under Rule 9019(a), the bankruptcy court is to determine whether the proposed compromise is fair and equitable and in the best interests of the bankruptcy estate.”) (internal citations omitted); *In re Andreuccetti*, 975 F.2d 413, 421 (7th Cir. 1992) (holding that Bankruptcy Rule 9019(a) authorizes the court to approve a settlement if “the settlement is in the best interests of the estate”); *In re Energy Coop., Inc.*, 886 F.2d 921, 926-27 (7th Cir. 1989) (providing that “[t]he benchmark for determining the propriety of a bankruptcy settlement is whether the settlement is in the best interests of the estate”); *In re Griffen Trading Co.*, 270 B.R. 883, 903 (Bankr. N.D. Ill. 2001), *aff’d*, 270 B.R. 905 (N.D. Ill. 2001) (citing *LaSalle Nat’l Bank v. Holland (In re Am. Reserve Corp.)*, 841 F.2d 159, 161 (7th Cir. 1987)).

20. Compromises are tools for expediting the administration of the case and reducing administrative costs and are favored in bankruptcy. *See Fogel v. Zell*, 221 F.3d 955, 960 (7th Cir. 2000) (“Judges naturally prefer to settle complex litigation than to see it litigated to the hilt, especially when it is litigation in a bankruptcy proceeding – the expenses of administering the bankruptcy often consume most or even all of the bankrupt’s assets.”); *Meyers v. Martin (In re Martin)*, 91 F.3d 389, 393 (3d Cir. 1996) (“To minimize litigation and expedite the administration of a bankruptcy estate, compromises are favored in bankruptcy.”); *In re A&C Props.*, 784 F.2d 1377, 1381 (9th Cir. 1986).

21. The Court should grant a trustee’s request for approval of a settlement except in the very limited circumstance where a proposed settlement “falls below the lowest point in the

range of reasonableness.” *Energy Coop.*, 886 F.2d at 929; *Official Comm. of Unsecured Creditors of Artra Group, Inc. v. Artra Group, Inc. (In re Artra Group, Inc.)*, 300 B.R. 699, 702 (Bankr. N.D. Ill. 2003) (same); *In re Rimsat, Ltd.*, 224 B.R. 685, 688 (Bankr. N.D. Ind. 1997) (providing that the court is required only “to canvas the issues in order to determine whether the settlement falls below the lowest point in the range of reasonableness”); *In re Telesphere Commc’ns, Inc.*, 179 B.R. 544, 553 (Bankr. N.D. Ill. 1994).

22. In determining whether a proposed settlement is appropriate, neither an evidentiary hearing nor a rigid mathematical analysis is required. *Depoister*, 36 F.3d at 586, 588 (evidentiary hearing not required); *In re Energy Coop.*, 886 F.2d at 928-29 (rigid mathematical analysis of settlement values not required); *In re Am. Reserve Corp.*, 841 F.2d at 163 (mini-trial not required). Rather, the Seventh Circuit offers the following guidelines:

Central to the bankruptcy judge’s determination is a comparison of the settlement’s terms with the litigation’s probable costs and probable benefits. Among the factors the bankruptcy judge should consider in [the] analysis are the litigation’s probability of success, the litigation’s complexity, and the litigation’s attendant expense, inconvenience, and delay.

Am. Reserve Corp., 841 F.2d at 161 (citations omitted).

23. The proposed settlement with Zumski satisfies this standard. Zumski has agreed to pay the Debtors’ estates the sum of \$75,000.00 and waive all claims against the estates.

24. While the Trustee has asserted claims in the millions of dollars, the Trustee submits that this settlement is well within the reasonable range of possible litigation outcomes taking into account the potential defenses Zumski may have and, in particular, the Trustee’s likelihood of recovering more against Zumski.

25. The Trustee previously reached a semi-global settlement with other defendants which exhausted the funds remaining in Argon Credit’s director’s and officer’s liability insurance policy. The remaining defendants, including Zumski, must therefore pay any further

costs of defense and settlement funds out of their own pockets. Zumski has provided the Trustee with information sufficient to satisfy the Trustee that even if she were to obtain a substantial judgment against Zumski, she would be unlikely to recover that amount in full.

26. Moreover, Fund Recovery Services, LLC (“FRS”), the Debtors’ pre-petition secured lender, has recently filed a complaint in the U.S. District Court for the Northern District of Illinois as case number 1:20-cv-05730 against many of the same defendants named in the Insider Adversary, including Zumski. FRS’s complaint asserts numerous causes of action including claims under the Racketeer Influenced and Corrupt Organizations Act and seeks hundreds of millions of dollars in damages. This action further reduces the likelihood of the Trustee receiving a substantial recovery against Zumski because, at a minimum, Zumski will be forced to pay to defend this litigation as well and likely could not afford to repay such a substantial judgment to FRS.

27. The Trustee submits that the proposed settlement is appropriate under the circumstances because it allows the Trustee to avoid the costs of litigation which are likely to be substantial and avoid the uncertainty associated with litigation and a potentially difficult recovery. In short, the Trustee believes that the settlement maximizes the value of the estates while minimizing the expenses incurred.

28. Accordingly, the Trustee submits that the Court should approve the Settlement Agreement pursuant to Bankruptcy Rule 9019(a).

NOTICE

29. The Trustee has served notice of this Motion on the Debtors, U.S. Trustee, and all creditors pursuant to Bankruptcy Rule 2002 and stated that copies of the complete Motion may

be obtained from counsel for the Trustee upon request. The Trustee submits that such notice is appropriate under the circumstances.

WHEREFORE, the Trustee respectfully requests that the Court enter an order: (i) approving the Settlement Agreement with Zumski, and (ii) granting such other and further relief as this Court deems just and proper.

Dated: December 8, 2020

**KAREN R. GOODMAN, CHAPTER 7
TRUSTEE**

By: /s/ Elizabeth L. Janczak
One of Her Attorneys

Shelly A. DeRousse, Esq.
Elizabeth L. Janczak, Esq.
FREEBORN & PETERS LLP
311 South Wacker Drive, Suite 3000
Chicago, Illinois 60606-6677
Telephone: 312.360.6000
Facsimile: 312.360.6520
sderousse@freeborn.com
ejanczak@freeborn.com